

07 C 6203

**JUDGE ANDERSEN
MAGISTRATE JUDGE VALDEZ**

EXHIBIT 1



ASSET ACCEPTANCE LLC
P.O. Box 909886
CHICAGO, IL 60604

MARLA COLLINS
8 [REDACTED] AVE
CHICAGO IL 606173051

ACCOUNT NUMBER	CURRENT BALANCE
3028020808	\$808.62
STATEMENT DATE	DUE DATE
MAY 15 2007	DUE
Payments received will be credited to your account	

PLEASE WRITE IN AMOUNT OF
PAYMENT ENCLOSED \$

IF ADDRESS AS SHOWN ABOVE IS INCORRECT,
PLEASE INDICATE CHANGE

ACCOUNT NUMBER	DATE OF LAST PAYMENT
3028020808	07/29/05

DATE	REFERENCE NO	ACCOUNT INFORMATION	BALANCE DUE
MAY 15 2007	31120071	BALANCE DUE ASSET ACCEPTANCE LLC, A LIMITED LIABILITY COMPANY ORGANIZED AND EXISTING UNDER THE LAWS OF THE STATE OF DELAWARE, ASSIGNEE OF STERLING JEWELERS INC - JB ROBINSON / STERLING JEWELERS INC P.O. Box 909886 CHICAGO, IL 60604	\$808.62

DATE OF DELINQUENCY	PURCHASED ON	PRINCIPAL AMOUNT	INTEREST RATE
03/03/04	11/30/2006	\$808.04	4.00%

SERVICE ADDRESS (IF APPLICABLE)	INTEREST DUE AS OF MAY 15 2007
	\$0.00

FOR PROMPT CREDITING OF PAYMENTS, PLEASE SEND CHECK OR MONEY ORDER TO: ASSET ACCEPTANCE LLC P.O. Box 909886 CHICAGO, IL 60604 OR CALL ONE OF OUR ACCOUNT REPRESENTATIVES AT: TOLL FREE 800-455-2554	DUE DATE	MINIMUM PAYMENT
	DUE	\$808.62
SEND INQUIRIES TO: ASSET ACCEPTANCE LLC P.O. Box 909886 CHICAGO, IL 60604		

THIS COMMUNICATION IS FROM A DEBT COLLECTOR



EXHIBIT 2

AFFIDAVIT

STATE OF Ohio

ss.: 281607755

COUNTY OF SUMMIT

I, being duly sworn, deposes and says:

1. I, *Jennifer Mondl*, am P & L Analyst of JB Robinson Jewelers and am authorized to make this affidavit on behalf of JB Robinson Jewelers.
2. **MARLA COLLINS** had a credit card account with JB Robinson Jewelers, account **3028020808**.
The account was sold and transferred to Asset Acceptance, LLC. on **11/30/2006**.
3. At the time of the sale to Asset Acceptance, LLC., the amount due on the account pursuant to the terms of the cardholder agreement between JB Robinson Jewelers and **MARLA COLLINS** was **755.23**.
4. Your deponent states that to the best of deponent's knowledge, information and belief that there were no unaccrued payments, just counterclaims or offsets against the account when it was sold.
5. Your deponent acknowledges that in making this affidavit that Asset Acceptance, LLC. is now the owner of said account, and is authorized to collect, settle, adjust, compromise and satisfy the same and that JB Robinson Jewelers has no further interest in said account for any purpose.

JB Robinson Jewelers.

By: *Jennifer Rmond*
Its: Authorized Representative

On October 2, 2007 before me personally appeared who, being sworn stated he/she was authorized on behalf of JB Robinson Jewelers to execute the within affidavit.

Sherri Towers
Notary Public
Sherri Towers
Notary Public
My Commission Expires
10-30-07

EXHIBIT 3

Complaint - Note

(3-81) CCMD-8A

IN THE CIRCUIT COURT OF COOK COUNTY, ILLINOIS07071314
ASSET ACCEPTANCE LLC0711 111927
CASE NO.Plaintiff,
v.
CHRISTINE C CHAVEZAMOUNT CLAIMED: \$1,458.67
RETURN DATE: 10/16/07

Defendant.

CONTRACT COMPLAINT

The plaintiff claims as follows:

1. That the defendant, CHRISTINE C CHAVEZ , is indebted to plaintiff, ASSET ACCEPTANCE LLC by virtue of a certain agreement entered into by defendant on or about December 17, 2002; said agreement and/or terms are attached hereto and made a part hereof. Plaintiff has performed any and all conditions required by the contract, if any.
2. That the defendant(s) are in default of the terms of the agreement by failing to make payments due.
3. That after allowing for all credits due defendant, there is due and owing as of August 30, 2007 the sum of \$1,458.67 plus contractual interest as called for in the agreement at 19%.
4. That demand has been made upon the defendant for the balance due, but defendant has failed to pay and still continues to refuse to pay said balance justly due.
5. That the plaintiff, ASSET ACCEPTANCE LLC , is the bona fide owner of title to this action.

WHEREFORE, plaintiff prays for judgment against the defendant in the amount of \$1,458.67 plus contractual interest to date of judgment plus costs of this action.

Louis S. Freedman
 Freedman Anselmo Lindberg & Rappe LLC
 PO Box 3228 Naperville, IL 60566-7228
 Attorney No. 26122
 P034DN

FREEDMAN ANSELMO LINDBERG & RAPPE LLC
 630/983-0770
 Fax No. 630-983-3726
 Toll Free No. 877-729-6734

THIS COMMUNICATION IS FROM A DEBT COLLECTOR.

ASSET ACCEPTANCE LLC

Statement of Account

ASSIGNEE OF: TARGET /

NAME: CHRISTINE C CHAVEZ

ADDRESS:



ASSET ACCEPTANCE LLC Account #	29783226
Original Lender Account #	90026895344990
Purchase Date	12/07/06
Principal Amount	892.42
Purchased Interest	448.29
Interest After Purchase	101.70
<hr/>	
Total Balance	1442.41
Interest Rate	19.000
Date of Charge off	04/16/04
Date of Last Payment	10/16/03

Dated this 26th day of July, 2007
Delaware Corporation doing business at
P.O. Box 2040
Warren, MI 48090

THIS COMMUNICATION IS FROM A DEBT COLLECTOR.

STATE OF MICHIGAN)
)
COUNTY OF MACOMB) ss

ASSET ACCEPTANCE LLC)

Plaintiff,)

vs)

CHRISTINE C CHAVEZ)

AFFIDAVIT

Defendant,)

I, James L.Craig being first duly sworn deposes and states:

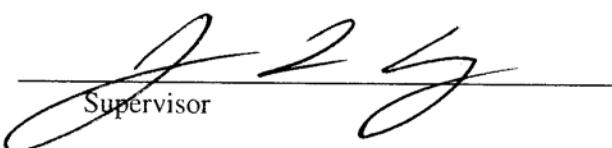
That I am the Supervisor of ASSET ACCEPTANCE LLC, a Limited Liability company organized and existing under the laws of the State of Delaware and doing business at P.O. BOX 2041, WARREN, MI 48090.

That there is justly due and owing on the account by the Defendant to the Plaintiff, the sum of money set out in the attached statement of account amounting to \$892.42 representing the principal and \$549.99 representing accrued interest to date.

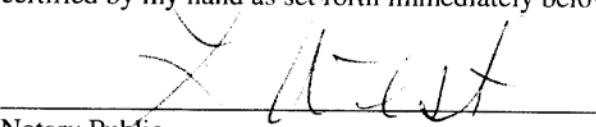
That the said account originally with TARGET / , account number 90026895344990, has been purchased by ASSET ACCEPTANCE LLC, who now owns said account and has all rights connected therewith including the right to institute this action.

That we have been unable to determine if the Defendant is in the military service of the United States of America. Further, we are unable to determine if the Defendant is entitled to rights and privileges provided under the Servicemembers Civil Relief Act.

Dated this 26 th day of July, 2007.


Supervisor

Subscribed and sworn to before me, a Notary Public for the State of Michigan, the 26 th of July, 2007 as certified by my hand as set forth immediately below.


Notary Public

Notary Public
State of Michigan
My Commission Expires May 2, 2008